

### **AMENDMENTS TO THE SPECIFICATION**

Please replace paragraph [103] with the following amended paragraph:

[0103] Plates 330 also assist to ~~return~~ retain the heat near heat transfer conduit 316 and can also serve to partially insulate the walls of outer housing 303. By retaining the heat generated by fuel burner assembly 340 (Figure 15) toward heat transfer conduit 316, and insulating at least a portion of the heat produced by the fuel burner assembly from reaching the front wall 304a, rear wall 304b, and side walls 306a, 306b, plates 330 help reduce the amount of heat that reaches outer housing 303 so as to keep the surface of outer housing 303 cooler during operating of water heater 300. Plates 330 thereby increase the safety of the water heater 300 by reflecting the heat produced by the fuel burner assembly away from outer housing 303 so that outer housing 303 is not the primary point of heat contact. Plates 300 can be constructed of the same or different material as outer housing.